

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: **Brown et al.**

Serial No.: **10/046,997**

Filed: **January 16, 2002**

For: **Credit Authorization System and Method**

§ Group Art Unit: **3693**

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§ Examiner: **Bartley, Kenneth**

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§ Confirmation No.: **6351**

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§ Attorney Docket No.: **AUS920010746US1**

35525

PATENT TRADEMARK OFFICE
CUSTOMER NUMBER

Commissioner for Patents
P.O. Box 1450
Alexandria VA 22313-1450

RESPONSE TO OFFICE ACTION

Sir:

No fees are believed to be required. If, however, any fees are required, I authorize the Commissioner to charge these fees which may be required to IBM Corporation Deposit Account No. 09-0447. No extension of time is believed to be necessary. If, however, an extension of time is required, the extension is requested, and I authorize the Commissioner to charge any fees for this extension to IBM Corporation Deposit Account No. 09-0447.

In response to the Office Action of July 22, 2009, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.